

EXHIBIT 23



BANK OF AMERICA

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LL 0924 801 736 27647 #001 AB 0.419

LEWIS E KEENER, SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

[REDACTED]

September 21, 2020

Account number ending in: 0792

Lewis E Keener, Sr:

We've completed our review of your recent fraud claim on the account referenced above.

After a review of details you provided and a thorough investigation, we've concluded that no fraud has occurred. As a result, you'll be responsible for any balance on the account in accordance with your Account Agreement.

What you need to know

- Your account will be updated to the appropriate payment history, including any delinquency prior to the initiation of your fraud claim.
- As a result of the review performed, we have closed your above referenced account effective as of the date on this letter. We'll no longer authorize any further transactions or approve any pending access checks, balance transfers or direct deposit requests. If the account has a balance, please continue to make at least the required minimum payment due on the account until the balance is paid in full.

Questions?

If you have any questions, please call us 888.290.0216, Monday through Friday, 8 a.m. to 5 p.m. Eastern.

We appreciate the opportunity to serve your financial needs.